

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: WYDRO, MARIA

§ Case No. 08-20576

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Debtor(s)

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)**

RICHARD M. FOGEL, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$3,260.00</u>	Assets Exempt: <u>\$3,260.00</u>
Total Distribution to Claimants: <u>\$61,502.92</u>	Claims Discharged Without Payment: <u>\$0.00</u>
Total Expenses of Administration: <u>\$12,970.01</u>	

3) Total gross receipts of \$ 201,997.10 (see **Exhibit 1** ), minus funds paid to the debtor and third parties of \$ 127,524.17 (see **Exhibit 2**), yielded net receipts of \$74,472.93 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$0.00	\$2,127.55	\$2,127.55	\$2,127.55
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	0.00	12,970.01	12,970.01	12,970.01
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	55,431.17	59,375.37	59,375.37	59,375.37
<b>TOTAL DISBURSEMENTS</b>	\$55,431.17	\$74,472.93	\$74,472.93	\$74,472.93

4) This case was originally filed under Chapter 7 on August 06, 2008.  
The case was pending for 17 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/21/2009 By: /s/RICHARD M. FOGEL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
MEDICAL MALPRACTICE ACTION	1242-000	201,979.54
Interest Income	1270-000	17.56
<b>TOTAL GROSS RECEIPTS</b>		<b>\$201,997.10</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
WYDRO, MARIA	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	8200-000	127,524.17
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$127,524.17</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
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**EXHIBIT 3 –SECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Illinois Department of Healthcare & Family Service	4210-000	N/A	2,127.55	2,127.55	2,127.55
<b>TOTAL SECURED CLAIMS</b>		\$0.00	\$2,127.55	\$2,127.55	\$2,127.55

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RICHARD M. FOGEL	2100-000	N/A	6,973.65	6,973.65	6,973.65
SHAW GUSSIS FISHMAN GLANTZ WOLFSON & TOWBIN	3110-000	N/A	5,857.50	5,857.50	5,857.50
SHAW GUSSIS FISHMAN GLANTZ	3120-000	N/A	138.86	138.86	138.86
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	12,970.01	12,970.01	12,970.01

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
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**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>		0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Discover Bank/DFS Services LLC	7100-000	9,791.90	10,580.48	10,580.48	10,580.48
Discover Bank/DFS Services LLC	7990-000	N/A	233.35	233.35	233.35
PYOD LLC its successors and assigns as assignee of	7100-000	12,456.79	12,816.30	12,816.30	12,816.30
PYOD LLC its successors and assigns as assignee of	7990-000	N/A	282.66	282.66	282.66
PYOD LLC its successors and assigns as assignee of	7100-000	5,682.57	6,048.31	6,048.31	6,048.31
PYOD LLC its successors and assigns as assignee of	7990-000	N/A	133.39	133.39	133.39
CHASE BANK USA	7100-000	4,271.02	4,796.09	4,796.09	4,796.09
CHASE BANK USA	7990-000	N/A	105.78	105.78	105.78
PYOD LLC its successors and assigns as assignee of	7100-000	9,063.18	9,567.92	9,567.92	9,567.92
PYOD LLC its successors and assigns as assignee of	7990-000	N/A	211.02	211.02	211.02
Illinois Department of Healthcare & Family Service	7990-000	N/A	46.92	46.92	46.92
FIA Card Services, NA/Bank of America	7200-000	14,008.81	14,008.81	14,008.81	14,008.81
FIA Card Services, NA/Bank of America	7990-000	N/A	308.96	308.96	308.96
American Infosource LP as agent for	7200-000	156.90	230.30	230.30	230.30
American Infosource LP as agent for	7990-000	N/A	5.08	5.08	5.08
<b>TOTAL GENERAL UNSECURED CLAIMS</b>		55,431.17	59,375.37	59,375.37	59,375.37

# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 08-20576

Case Name: WYDRO, MARIA

Period Ending: 12/21/09

Trustee: (330720) RICHARD M. FOGEL

Filed (f) or Converted (c): 08/06/08 (f)

§341(a) Meeting Date: 09/10/08

Claims Bar Date: 12/12/08

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	CASH ON HAND Debtor asserted personal property exemption	10.00	0.00	DA	0.00	FA
2	HOUSEHOLD GOODS AND FURNISHINGS Debtor asserted personal property exemption	800.00	0.00	DA	0.00	FA
3	WEARING APPAREL Debtor asserted personal property exemption	50.00	0.00	DA	0.00	FA
4	AUTOMOBILES AND OTHER VEHICLES Debtor asserted personal property exemption	2,400.00	0.00	DA	0.00	FA
5	MEDICAL MALPRACTICE ACTION (u) Objection to claim of exemption sustained (See Footnote)	100,000.00	190,000.00		201,979.54	FA
Int	INTEREST (u)	Unknown	N/A		17.56	FA
6	Assets Totals (Excluding unknown values)	\$103,260.00	\$190,000.00		\$201,997.10	\$0.00

RE PROP# 5 Settled pursuant to o/c dated 10-16-2008 for \$300,000. Settlement funds were payable to Farnan & Cahill, Ltd for \$61,084.80 for fees and expenses, to Medicare for \$36,935.66 for medical provider liens and the balance to the estate.

#### Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): June 30, 2008

Current Projected Date Of Final Report (TFR): August 13, 2009 (Actual)

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-20576

Case Name: WYDRO, MARIA

Taxpayer ID #: 54-6848306

Period Ending: 12/21/09

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*31-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/08/09	{5}	LOYOLA UNIVERSITY HEALTH SYSTEM	Settlement proceeds for medical malpractice action per o/c 10-30-08	1242-000	201,979.54		201,979.54
07/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	5.21		201,984.75
08/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	8.51		201,993.26
09/15/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	3.84		201,997.10
09/15/09		To Account #*****3166	Close account and transfer for final distributions	9999-000		201,997.10	0.00

<b>ACCOUNT TOTALS</b>	<b>201,997.10</b>	<b>201,997.10</b>	<b>\$0.00</b>
Less: Bank Transfers	0.00	201,997.10	
<b>Subtotal</b>	<b>201,997.10</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$201,997.10</b>	<b>\$0.00</b>	

## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-20576  
Case Name: WYDRO, MARIA

Trustee: RICHARD M. FOGEL (330720)  
Bank Name: JPMORGAN CHASE BANK, N.A.  
Account: \*\*\*.\*\*\*\*31-66 - Checking Account  
Blanket Bond: \$5,000,000.00 (per case limit)  
Separate Bond: N/A

Taxpayer ID #: 54-6848306

Period Ending: 12/21/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/15/09		From Account #*****3165	Close account and transfer for final distributions	9999-000	201,997.10		201,997.10
09/15/09	101	Illinois Department of Healthcare & Family Service	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	4210-000		2,127.55	199,869.55
09/15/09	102	RICHARD M. FOGEL	Dividend paid 100.00% on \$6,973.65, Trustee Compensation; Reference:	2100-000		6,973.65	192,895.90
09/15/09	103	SHAW GUSSIS FISHMAN GLANTZ WOLFSON & TOWBIN	Dividend paid 100.00% on \$5,857.50, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		5,857.50	187,038.40
09/15/09	104	SHAW GUSSIS FISHMAN GLANTZ	Dividend paid 100.00% on \$138.86, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		138.86	186,899.54
09/15/09	105	Discover Bank/DFS Services LLC	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7100-000		10,580.48	176,319.06
09/15/09	106	PYOD LLC its successors and assigns as assignee of	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7100-000		12,816.30	163,502.76
09/15/09	107	PYOD LLC its successors and assigns as assignee of	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7100-000		6,048.31	157,454.45
09/15/09	108	CHASE BANK USA	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7100-000		4,796.09	152,658.36
09/15/09	109	PYOD LLC its successors and assigns as assignee of	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7100-000		9,567.92	143,090.44
09/15/09	110	FIA Card Services, NA/Bank of America	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7200-000		14,008.81	129,081.63
09/15/09	111	American Infosource LP as agent for	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7200-000		230.30	128,851.33
09/15/09	112	Discover Bank/DFS Services LLC	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		233.35	128,617.98
09/15/09	113	PYOD LLC its successors and assigns as assignee of	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		282.66	128,335.32
09/15/09	114	PYOD LLC its successors and assigns as assignee of	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		133.39	128,201.93
09/15/09	115	CHASE BANK USA	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		105.78	128,096.15
09/15/09	116	PYOD LLC its successors and assigns as assignee of	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		211.02	127,885.13
09/15/09	117	Illinois Department of Healthcare & Family Service	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		46.92	127,838.21
09/15/09	118	FIA Card Services, NA/Bank of America	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		308.96	127,529.25

Subtotals :

\$201,997.10

\$74,467.85



## Form 2

### Cash Receipts And Disbursements Record

Case Number: 08-20576

Case Name: WYDRO, MARIA

Taxpayer ID #: 54-6848306

Period Ending: 12/21/09

Trustee: RICHARD M. FOGEL (330720)

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*31-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/15/09	119	American Infosource LP as agent for	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	7990-000		5.08	127,524.17
09/15/09	120	WYDRO, MARIA	First and final dividend (100%) on allowed Chapter 7 claims plus statutory interest	8200-000		127,524.17	0.00

<b>ACCOUNT TOTALS</b>	<b>201,997.10</b>	<b>201,997.10</b>	<b>\$0.00</b>
Less: Bank Transfers	201,997.10	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>201,997.10</b>	
Less: Payments to Debtors		127,524.17	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$74,472.93</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***-****31-65	201,997.10	0.00	0.00
Checking # ***-****31-66	0.00	74,472.93	0.00
	<b>\$201,997.10</b>	<b>\$74,472.93</b>	<b>\$0.00</b>